

Form 169 – ntccover

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-19726-JKS  
Chapter: 11  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernesto L. Arana  
18 Borroughs Ways  
Maplewood, NJ 07040

Megan L. Young  
18 Borroughs Ways  
Maplewood, NJ 07040

Social Security No.:  
xxx-xx-2715

xxx-xx-9000

Employer's Tax I.D. No.:

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**NOTICE OF HEARING  
ON APPLICATION/MOTION TO CONVERT CASE**

An application/motion to convert the above-captioned case from Chapter 11 to Chapter 7, has been filed by Michael A. Artis on behalf of U.S. Trustee.

Notice is hereby given that the Court will conduct a hearing on this matter to determine the application/motion for conversion Motion to dismiss case before the Honorable John K. Sherwood on:

Date: January 23, 2018

Time: 10:00 AM

Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

Dated: December 28, 2017

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ernesto L. Arana  
 Megan L. Young  
 Debtors

Case No. 17-19726-JKS  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 169

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2017.

db/jdb  
 cr +Ernesto L. Arana, Megan L. Young, 18 Borroughs Ways, Maplewood, NJ 07040-1411  
 +Wilmington Savings Fund Society, FSB, d/b/a Christ, Stern & Eisenberg, PC,  
 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 516820437 +BAC Home Loans Servicing, P.O.Box 5170, Simi Valley, CA 93062-5170  
 516820438 +Bayview Loan Servicing, c/o Phelan, Hallinan, 400 Fellowship Rd.,  
 Mount Laurel, NJ 08054-3437  
 516820439 +Christina Trust A Division of Wilmington, c/o Stern Lavinthal and Frankenberg, LLC,  
 105 Eisenhower Pkwy, Suite 302, Roseland, NJ 07068-1640  
 516964429 +Loramark Capital LLC, PO Box 744, Mount Laurel NJ 08054-0744  
 516964430 +MTAG Cust Fig Cap Invest NJ313, 8323 Ramona Blvd., W Ste 2, Jacksonville FL 32221-1387  
 516820442 +Meridian Financial Services, Royal Holiday Club, 1636 Hendersonville Rd,  
 Asheville, NC 28803-3057  
 516820443 +Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360  
 516820444 +Overlook Medical Center, 99 Beauvoir Ave, Summit, NJ 07901-3595  
 516820447 +TD Bank/Target, PO. Box 673, Minneapolis, MN 55440-0673  
 517019189 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 516820448 +Toyota Lease Trust, PO Box 105386, Atlanta, GA 30348-5386  
 516820449 +++US BANK CUSTOMER FOR BV001 TRUST, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517  
 (address filed with court: US Bank Customer for BV001 Trust, 50 S 16th St. Suite 1950,  
 Philadelphia, PA 19102)  
 516878950 Wells Fargo Bank NA, PO Box 19657, Irvine CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bncmail@irs.gov Dec 28 2017 22:53:34 Dist Dir of IRS,  
 Insolvency Function, PO Box 724, Springfield, NJ 07081-0724  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 28 2017 22:54:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 28 2017 22:54:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecscdi@recoverycorp.com Dec 28 2017 22:50:47  
 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517064887 E-mail/PDF: resurgentbknofications@resurgent.com Dec 28 2017 23:00:35  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516820440 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2017 23:01:20 Citibank NA,  
 c/o Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4952  
 517096277 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2017 23:12:58  
 Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067,  
 Norfolk VA 23541  
 517031586 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2017 23:00:56  
 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541  
 516967631 E-mail/Text: bkdepartment@rtresolutions.com Dec 28 2017 22:54:15  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029  
 516820445 E-mail/Text: bkdepartment@rtresolutions.com Dec 28 2017 22:54:15 Real Time Solutions,  
 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029  
 516820446 E-mail/PDF: gecscdi@recoverycorp.com Dec 28 2017 22:50:47 SYNCEB/Care Credit,  
 PO Box 965036, Orlando, FL 32896-5036  
 516822746 +E-mail/PDF: gecscdi@recoverycorp.com Dec 28 2017 22:50:27 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516820441\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-2

User: admin  
Form ID: 169

Page 2 of 2  
Total Noticed: 27

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Eugene D. Roth on behalf of Debtor Ernesto L. Arana erothesq@gmail.com  
Eugene D. Roth on behalf of Joint Debtor Megan L. Young erothesq@gmail.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Steven P. Kelly on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, as trustee of Normandy Mortgage Loan Trust, Series 2016-2 skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5